

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Mark W. Ford, LLC
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Attorney for Debtor

In Re:
Mark W. Ford, Esquire

Case No.: 18-00103 ABA
Judge: Andrew B. Altenburg, Jr.
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by ___Bankruptcy Court_____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

See attached Certification

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 3/5/18

/s/ Mark W. Ford
Debtor=s Signature

Date: _____

Debtor=s Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee=s Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

Law Offices of Mark W. Ford, LLC
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Gloucester City, NJ 08030
856-456-8811/856-456-8558 (Fax)
Attorney for the debtor

In Re:

Mark W. Ford

Case Number: 18-00103(ABA)

Hearing Date: _____

Judge: Andrew B. Altenburg, Jr.

Chapter: 13

Recommended Local Form: ☒ Followed ☐ Modified

**CERTIFICATION IN SUPPORT OF OPPOSITION TO WHY SANCTIONS SHOULD NOT BE
IMPOSED FOR FAILURE TO PROPERLY FILE LIST OF CREDITORS**

Mark W. Ford, of full age, does hereby certify and state:

1. I am the attorney in the above-captioned matter and have personal knowledge of the facts stated herein.
2. I am an attorney at law in New Jersey.
3. I am the attorney of the recorded in the seven (7) cases listed in this Order to Show Cause.
4. To the best of my knowledge and belief lists of creditors were provided in all seven (7) cases
5. To the best of my knowledge all seven (7) cases has D, E, F Schedules as well as a master mailing list.
6. The Bankruptcy software I use Best Case, has represented to me and members of my staff that they one click filing, ie all the petition, schedules, mailing list is filled with one click of a button.
7. This feature was particularly popular with certain members of my staff, who embraced whole heartedly the fact that they did not have to separately file each and every schedule.

8. Despite this feature my office would get notices that the List of Creditors had not been filed.
9. This resulted in three (3) of my secretaries advising me that that was not possible because of the bankruptcy program features that files all the schedules and petition all at the same time.
10. Nevertheless, she was then instructed and she agreed to refile the list of creditors and the to the best of my knowledge those instructions were followed.
11. Of the seven (7) cases listed at least two (2) different secretaries prepared and after review filed the bankruptcies.
12. I note that at least (3) different secretaries has this similar problem dispute these individuals vast differences in experience in filing bankruptcies.
13. I further note that the "Clark" petitions filed on August 1, 2017 was an emergency filing to stop an eviction and the incomplete filing may not have received a rigorous review of all the paper work process to file.
14. I further note that the "Mahoney" February 15, 2018 is also particular interesting because it is the second time they have refilled using the services of my office. We had our prior filing records including the creditor's schedules and the new schedules filed with the new petition were substantially similar.
15. After receiving any alleged notice that any such schedules or list of creditors not being filed, my secretary(s) were then promptly advised to refile the schedules.
16. After a length conversation with the Bankruptcy Specialist in Camden Lisa Davis we were then alerted of the Best Case Program malfunction and finally instructed properly how to file the List of Creditors correctly. The cases were all filed with list of creditors attached to petition but they could not use that list for the mailing labels. Lisa Davis was wonderful in helping solve this problem but it took several cases to find this out.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Date: March 5, 2018

/s/Mark W. Ford, Esquire
Mark W. Ford, Esquire